Request for Grace Period on Overdue Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a grace period regarding the overdue charges on my account [Account Number]. Due to [brief explanation of circumstances, e.g., unexpected medical bills, job loss], I am currently experiencing financial difficulties.

I have always valued my relationship with [Company's Name] and have made every effort to keep my account in good standing. I kindly ask for your understanding and for a brief extension to settle the overdue amount without incurring additional charges.

Thank you for considering my request. I am looking forward to your positive response.

Sincerely,

[Your Name]